

Exhibit H



The SmartStudent™ Guide
to Financial Aid



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FinAid's Privacy Policy

FinAid takes care to safeguard the privacy of its users. It is our policy to **never** release information about the access patterns of specific users to any third party without the prior written permission of the user.

FinAid gathers statistics about the manner in which consumers interact with the site in order to test, revise and improve the FinAid site. Such information is maintained only in aggregate format, and does not contain information that could identify individual users. Server log files are automatically deleted, once per week. Likewise, we do not retain any of the financial information submitted to FinAid's calculators.

FinAid does retain most of the electronic mail it receives, including messages submitted through the Ask the Aid Advisor service. The information in those messages is never used in any way that might identify individual users of the site. The frequencies with which specific questions are submitted to the Ask the Aid Advisor service helps guide decisions on future topics to be added to FinAid.

FinAid takes an active role in fighting scholarship scams. Any inquiries or complaints about organizations that charge fees for financial aid opportunities may be released to appropriate law enforcement

Questions about FinAid's privacy policy
may be directed to privacy@finaid.org.

Update effective December 31, 2003.

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